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**To: Senator Rocca, Chairman Regulatory Reform**  
**From: Michigan Press Association**  
**Date: September 26, 2018**  
**Re: SB 1102**

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The following are MPA's talking points regarding why SB 1102 is good public policy:

- Good public notice needs to convey all the information required to notify all parties involved to allow them to make informed decisions and/or get more information.
- Over quite a number of years, the attorneys have added language to the foreclosure notice that wasn't required in the statute to provide some of this information.
- However, some recent litigation has caused the attorneys to remove all this language and the notice has become much less effective at providing all parties the necessary information.
- Much of the language removed was providing homeowners information regarding how to get assistance.
- The new required language has been carefully worded to provide as much information as possible and protect homeowners. The language is modeled after the California language which is very consumer friendly.
- By clarifying the bidding process and providing more information, it will help get higher bids with less confusion. This will benefit the homeowner.
- The sheriff department's and court officers have provided valuable input into the terminology to clean up and clarify the language.
- We've worked carefully with MSHDA and other stakeholders to incorporate their input.